

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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NWL Company, LLC

In Re:
Donna D. Talbert d/b/a Broadway Food Ministry
Kevin D. Talbert d/b/a Broadway Food Ministry

Debtor.



Order Filed on February 27, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-22937 JNP

Adv. No.:

Hearing Date: 1/31/2023 @ 11:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITIOIN ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 27, 2023

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Donna D. Talbert d/b/a Broadway Food Ministry & Kevin D. Talbert d/b/a Broadway Food Ministry

Case No: 19-22937 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NWL Company, LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 311 South 4Th Street Vineland, NJ, 08360, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 6, 2023 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through February 2023 for a total post-petition default of \$3,140.25 (3 @ \$860.49; 1 @ \$853.16 less suspense \$294.38); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,140.25 will be paid by Debtor remitting \$523.37 per month for five months and \$523.40 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2023 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2023, directly to Secured Creditor's servicer, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Kevin D Talbert
Donna D. Talbert
Debtors

Case No. 19-22937-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 28, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin D Talbert, Donna D. Talbert, 311 S 4th Street, Vineland, NJ 08360-4511

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NWL Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gregory L. Van Dyck	on behalf of Plaintiff NJ Department of Labor and Workforce Development Division of Unemployment and Disability Insurance gregory.vandyck@law.njoag.gov
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor National Auto Sales ecfmail@mortoncraig.com mortoncraigecf@gmail.com

District/off: 0312-1

User: admin

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Date Rcvd: Feb 28, 2023

Form ID: pdf903

Total Noticed: 1

John R. Morton, Jr.

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Seymour Wasserstrum

on behalf of Debtor Kevin D Talbert mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Joint Debtor Donna D. Talbert mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Thomas W. Halm, Jr.

on behalf of Creditor Waterfall Victoria Grantor Trust II Series G thomas.halm@offitkurman.com, bba@stevenslee.com

Thomas W. Halm, Jr.

on behalf of Creditor Cascade Funding Mortgage Trust 2017-1 thomas.halm@offitkurman.com bba@stevenslee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor National Auto Sales ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 12